

FAB Topic

Fun, Advocacy, and Brainpower



June FAB Topic

Budgeting



Agenda



Introductions:



Ground Rules

- ✓ Go over your ground rules for your meeting to see if anyone would like to add a new rule or take a rule off.
- ✓ Share some of the things you have learned that interested you from the FAB topic links, with your group for the appropriate month.
- ✓ Have fun learning, sharing and doing some of the exercises you find for the month we are in.



Fun Games



- Enjoy playing one or more of the games for the month.
- ✓ Share one or more of the wonderful recipes at your meeting.
- ✓ See if anyone wants to volunteer to make one of the recipes to show at your next month's meeting!



- ✓ End with asking if anyone has any questions or comments.



Games

Game 1) Icebreaker



Do Not Laugh!

1. Individuals will be asked to all have cameras and microphones on.
2. All individual names will be put on a list of when to go.
3. The first person on the list says, "Ha, Ha, He, He!"
4. Each person says this in turn for the whole line and the goal is for everyone to repeat the phrase without smiling or laughing – a highly unlikely outcome!

Those who smile or laugh are out and the last individual remaining wins. You can also set up this funny icebreaker as a team game with a timer set and the team with the most members remaining at the end of a set time wins.

Game 2) Counting with Coins Game

<https://www.usmint.gov/learn/kids/games/counting-with-coins>



Game 3) Budgeting Game

The game has a very simple set-up:

Individuals use a game board that lists cost categories and the cost of each of them (in beans). Or you can use the new VIRTUAL BEAN MAP instead. The Bean Map link is below:

https://docs.google.com/spreadsheets/d/1dnkOaElw91bjGiFSiU_qjRHJr7drAoZgoNvjbMVkG7Y/edit#gid=965197320

Each individual receives 20 beans which represents their income and which they can spend on the items listed on their game board.

- Any cost category that has a STAR next to it is a required item.
 - Be sure that your beans are relatively small and fit into one square on the game board. I once made the mistake of buying beans that were too large.

Once individuals have completed placing their beans on their game boards, the individuals then are asked to reflect on the following questions:

- What was the process they went through in placing your beans?

Leads to good discussions about needs vs. wants.

- Opportunity to talk about the importance of “Saving First” or making decisions about savings first and then use what is left over to spend.
 - What was easy or difficult about the process?
 - What tradeoffs did they have to make?
- A fundamental concept of budgeting; ask individuals to provide specific examples of the more difficult choices they had to make.
- Look at the three-four categories where they are spending most of your beans.
 - Do these choices reflect their values?
 - Did any of them change their mind after consulting with their neighbor?

Opportunity to discuss the importance of peer group in spending decisions.

Did they increase/decrease spending on an item based on your pair-share discussion?

- Did any of these categories surprise them in terms of cost?

Now for the surprise... notify the individuals that their income has been **reduced** at their workplace and their income drops to 13 beans...ask them to take 7 beans off the board. As you



might guess, individuals are not happy with this news!

- What cost categories did they reduce to get down to 13 beans?
- This provides them with insights on their needs vs. wants. At 13 beans, they probably have a pretty good idea of what their needs are.

Many will choose to drop insurance; be sure they understand the risks with such a strategy.

- See if any individuals who had new cars or were renting apartments made decisions to downsize...

Let them know that fixed expenses like auto loan payments and apartment rent payments are not easily reduced.

- The value of the car may be less than the amount you owe on the loan. For an apartment lease, you make a commitment to stay for a year or more so will still be on the hook for rent if you decide to walk away.
- For those who had saved previously, ask if they found it easier since they could now use their savings to spend with the expectation that they would start saving again after their salary returned to normal levels.

Lessons Learned from the Bean Game. Here is a sampling of the concepts covered:

- ✓ Needs vs. Wants
- ✓ Managing money with resource constraints
- ✓ “Saving First” concept
- ✓ “Stickiness” of fixed costs like car loan payments and apartment rentals
- ✓ Spending decisions vs. values
- ✓ How much it costs to live
- ✓ Concept of budgeting or having a plan on how to spend vs. just spending
- ✓ Peer group influence on spending decisions
- ✓ Concept of insurance and paying a premium up front to cover any unexpected losses

As you can see, this one activity provides individuals with a great conceptual understanding of budgeting.



Brainpower – Information and resources to empower SA members to be Self-Advocates

If you are looking to run a Self-Advocacy meeting you may find the information below extremely useful. The Self-Advocate Coordinators enjoy finding and sharing the following: Links with good information, games, icebreakers, recipes and exercises that that you can learn from and have fun with as well as meet and be with other people virtually



Planning Across the Spectrum - Special Needs Financial Planning Services. This organization specializes in financial planning for those with disabilities. They also assist with opening an ABLE account. ABLE account info can be found under resources.

<https://planningacrossthespectrum.com/>



Financial Literacy Training and Budget Sheets

<https://www.consumer.gov/content/make-budget-worksheet>



The Free and Cheap List - A list of free and cheap things from Clark Howard

<https://clark.com/the-free-and-cheap-list/>



Work Benefits Fears and Fixes

<https://portal.ct.gov/-/media/AdvocatesCorner/Employment/fearsandfixes.pdf>



The ABLE Act was signed into law by the federal government in 2014 to create tax-free savings accounts. Connecticut has now joined a multi-state partnership to empower people living with disabilities. Residents of Connecticut can now enroll in the ABLE CT program, which offers a high-quality, low-cost ABLE CT savings and investment plan and a full checking account feature.

<https://savewithable.com/ct/home.html>



Benefits Counseling

<https://portal.ct.gov/AgingandDisability/Content-Pages/Programs/Benefits-Counseling>



List of Top 10 Apps to Help Budget

<https://www.ucg.org/beyond-today/bible-study-aid/managing-pyour-finances?s=1&msclkid=0bb9baf7f44113aca824e5414318177e>



Budgeting Software

https://www.capterra.com/sem-compare/budgeting-software?utm_source=bing&utm_medium=cpc



Here is a Link about How to Budget for the First Time:

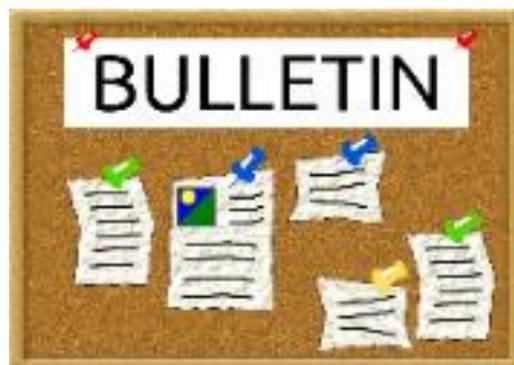
<https://www.fool.com/investing/2018/04/21/budgeting-101-how-to-start-budgeting-for-the-first.aspx>



Here is a Link to Better Money Habits:

<https://bettermoneyhabits.bankofamerica.com/en/saving-budgeting/steps-to-better-money-habits>

Virtual Board



Cooking Ideas and Exercise



Heritage Recipes:

New England Baked Beans



Yield: 8 to 10 servings

Ingredients

- 1 pound dry beans, navy beans, soldier beans, Great Northern beans, etc.
- $\frac{3}{4}$ pound salt pork



- 3 tablespoons molasses



- 3 tablespoons brown sugar



- 1/2 teaspoon salt



- 1/2 teaspoon dry mustard



Instructions

1. Wash the beans in a colander or strainer and remove debris.



2. Put in a large saucepan and add water to cover the beans by an inch. Soak overnight.



3. In the morning, bring the beans to a boil.



4. Boil until the skins break when you blow across a few beans on a spoon.

5. Place a layer of beans in the bottom of a crockery bean pot.

6. Score the salt pork, cutting through the pork but leaving the rind intact.



7. Place about a 1/2 pound of the salt pork in the pot.



8. Add most of the remaining beans and water.



9. Place the remaining 1/4 pound of salt pork in the pot.



10. Cover with the remaining beans.



11. Add the molasses, brown sugar, salt, and mustard.



12. Cover with additional water.



13. Place the lid on the pot.



14. Bake in a 300 degrees F oven for at least 6 hours, adding water as needed.



Website Resource:

<https://newengland.com/today/food/side-dishes/baked-beans/baked-beans/>



Connecticut Clam Chowder

Servings: 8 – 10



- 8 ounces salt pork diced



- (Substitutes for Salt Pork– 4 to 8 pieces of bacon) Bacon is similar in flavor to salt pork and is among the most readily available pork products.
- 1 Tablespoon olive oil or butter. For those who eschew pork products or are watching their cholesterol intakes, olive oil can be used as a replacement for salt pork).

- 1 medium onion, diced



- 3 celery stalks, diced



- 1 large leek, white and pale green parts, sliced



- 4 cups clam broth



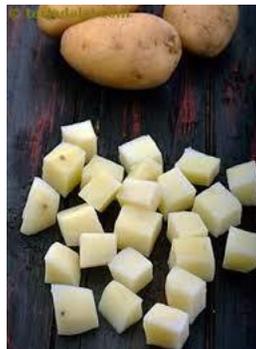
- 3 cups water



- 2 bay leaves



- 4 medium potatoes, cubed



- 2 cups quahog clams (chopped) and/or whole littlenecks



- 2 teaspoons fresh thyme, finely chopped



- ½-1 teaspoon Tabasco sauce (Optional)



- 2 tablespoons lemon juice



- Freshly ground black pepper

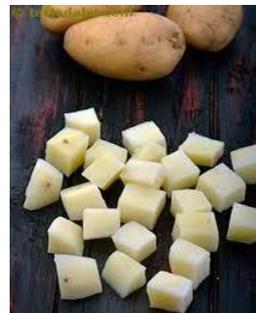


- 2 teaspoons fresh parsley



Preparation

1. Cook salt pork in a large pot over medium heat, rendering fat.
2. Drain, reserving cracklings and enough drippings to cook onion, celery, and leek until soft.
3. Add clam juice and water, potatoes, and bay leaf. Bring to a boil.



4. Reduce heat, add clams and fresh thyme, and cook until thickened, at least 15 minutes; the longer the better. Remove from heat and let cool slightly.



5. Take out the bay leaf and season with Tabasco, lemon juice, and pepper.



6. Serve with crackers and sprinkled parsley.



HINT: potato starches will thicken the broth sufficiently, and leeks chopped into half-moons add substance and color. Quahogs are the traditional clam choice. We added whole littlenecks for texture, appearance, and sweetness.



Serves 8-10

Website Resource beans and clam chowder:

<https://newengland.com/today/food/side-dishes/baked-beans/baked-beans/>

One Drive Link: Recipe with pics doc.docx



June Exercises



1. The Jazz Toes

- This exercise is perfect for those of us who enjoy listening to music while sitting in a chair and tapping or wiggling our toes!
- Sit up straight in your chair or wheelchair and place your feet flat on the ground or flat on your footplate.
- Simply move your toes up towards the ceiling and then point them to the floor. You should feel a pull at the back of your foot. Repeat 10 times.
- You can do this exercise with both feet at the same time, or work alternately with them, if you prefer. Get toe-tapping!

2. Seated Shoulder Press



Increasing shoulder strength can help you in situations where you need to lift things above your head.

Suitable for: Conditions where you have some grip strength and control over your upper body.

Method:

- Using weights, take one in each hand and sit in an upright position.
- Hold the weights on either side of your head, with the palms facing forward, as if you were holding onto a bar.
- Push the weights above your head, keeping the palms facing forward, until they meet in the middle. Slowly lower them back into the starting position and repeat.

Modification: Try lighter weights if the exercise is too difficult, or no weights at all.

Alternatively, you could use a resistance band by sitting on it with the ends in your hands. This could be as slack as you need it to be.